

HOUSE No. 3820

[LOCAL APPROVAL RECEIVED.]

The Commonwealth of Massachusetts

PRESENTED BY:

James J. O'Day

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:

An Act requiring judicial approval of foreclosures of residential mortgages in the city of Worcester .

PETITION OF:

NAME:	DISTRICT/ADDRESS:
James J. O'Day	14th Worcester District
Robert P. Spellane	13th Worcester
Vincent A. Pedone	15th Worcester
John P. Fresolo	16th Worcester
John J. Binienda	17th Worcester
Michael O. Moore	Second Worcester

The Commonwealth of Massachusetts

In the Year Two Thousand and Nine

AN ACT REQUIRING JUDICIAL APPROVAL OF FORECLOSURES OF RESIDENTIAL MORTGAGES IN THE CITY OF WORCESTER .

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Notwithstanding the provisions of any general or special law to the contrary, all
2 foreclosures of residential mortgage on 1-4 family owner-occupied property located in the city of
3 Worcester can only be initiated by the filing of a foreclosure complaint in the Superior or Housing Court
4 for Worcester County. A residential mortgagor may raise any and all available defenses to the
5 foreclosure and to the contract for the underlying mortgage loan, in law and in equity. The court shall
6 have the authority to modify the mortgage or grant any other appropriate relief. Mortgagors shall have a
7 right of redemption for six months after the entry of judgment.

8 SECTION 2. This act shall take effect upon passage and shall cease to have effect on December 31,
9 2013.